Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 1 of 44

B1 (Official	Form 1)(1/0	08)			D0	Cumcin		igc I o	77				
			United No			ruptcy of Illino		,			Vol	luntary	Petition
	Debtor (if ind ovich, Jan		er Last, First	, Middle):			Namo	e of Joint De	ebtor (Spouse	e) (Last, First	, Middle):		
	Names used b arried, maide			8 years					used by the a maiden, and			8 years	
	igits of Soc. (a one, state all)		vidual-Taxp	ayer I.D. (	ITIN) No./	Complete E	IN Last to	four digits ore than one, s	of Soc. Sec. or state all)	r Individual-7	Гахрауег I.	D. (ITIN) N	o./Complete EIN
Street Address of Debtor (No. and Street, City, and State): 734 Big Timber Drive Joliet, IL					t Address of	f Joint Debtor	(No. and Str	reet, City, a	and State):	7m C-1-			
ZIP Code 60435  County of Residence or of the Principal Place of Business: Will					ty of Reside	ence or of the	Principal Pla	ace of Busi	ness:	ZIP Code			
Mailing Ad	ldress of Deb	otor (if diffe	rent from str	reet addres	ss):			ng Address	of Joint Debt	tor (if differe	nt from stre	eet address):	
	f Principal As t from street			r	Γ	ZIP Code							ZIP Code
Type of Debtor (Form of Organization) (Check one box)  Individual (includes Joint Debtors) See Exhibit D on page 2 of this form.  Corporation (includes LLC and LLP)  Partnership  Other (If debtor is not one of the above entities, check this box and state type of entity below.)			Sing in 1 Rail Stoo Con Clea Othe	(Check lth Care Bu gle Asset Ro 1 U.S.C. § road ckbroker amodity Br aring Bank er  Tax-Exe (Check box tor is a tax- er Title 26 o	eal Estate as 101 (51B)  oker  mpt Entity  i, if applicable exempt org of the Unite	e) anization d States	defined	the later 7 ter 9 ter 11 ter 12 ter 13 are primarily codd in 11 U.S.C. § ted by an indivi	of CI of CI of Stature (Check Consumer debts, § 101(8) as idual primarily	hapter 15 P a Foreign hapter 15 P a Foreign hapter 15 P a Foreign e of Debts k one box)	cone box) Petition for R Main Procee Petition for R Nonmain Pr	ecognition eding ecognition	
☐ Filing F attach s is unabl ☐ Filing F	ing Fee attac Fee to be paid igned applica le to pay fee Fee waiver re igned applica	hed  I in installmation for the except in inquested (ap	e court's con astallments. I oplicable to c	ne box)  able to incesideration Rule 1006	lividuals on certifying t (b). See Offi	hat the debicial Form 3A only). Must	Chec	k one box: Debtor is Debtor is k if: Debtor's to insider k all applica A plan is Acceptan	a small busin not a small b aggregate nor s or affiliates)	Chapter 11 ness debtor assusiness debtor necontingent 1: n are less than with this petition were solici	Debtors s defined in or as define iquidated d a \$2,190,00 on. ted prepeti	ed in 11 U.S. lebts (exclud 00.	C. § 101(51D).  ing debts owed  e or more
☐ Debtor ☐ Debtor	Administrat estimates tha estimates tha ill be no fund	it funds will	be available	perty is ex	cluded and	administrat		es paid,		THIS	S SPACE IS	FOR COURT	USE ONLY
1- 49	Number of Ci 50- 99	reditors  100- 199	200- 999	1,000- 5,000	5,001- 10,000	10,001- 25,000	25,001- 50,000	50,001- 100,000	OVER 100,000				
Estimated A  \$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,00 to \$500 million	1 \$500,000,001 to \$1 billion					
Estimated I  \$0 to \$50,000	Liabilities	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	\$100,000,000 to \$500 million	1 \$500,000,001 to \$1 billion					

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main 2/16/09 3:54PM Document Page 2 of 44

Page 2 of 44 B1 (Official Form 1)(1/08) Page 2 Name of Debtor(s): Voluntary Petition Blazekovich, James (This page must be completed and filed in every case) All Prior Bankruptcy Cases Filed Within Last 8 Years (If more than two, attach additional sheet) Location Case Number: Date Filed: Where Filed: - None -Location Date Filed: Case Number: Where Filed: Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor (If more than one, attach additional sheet) Name of Debtor: Case Number: Date Filed: - None -District: Relationship: Judge: Exhibit B Exhibit A (To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I (To be completed if debtor is required to file periodic reports (e.g., have informed the petitioner that [he or she] may proceed under chapter 7, 11, forms 10K and 10Q) with the Securities and Exchange Commission 12, or 13 of title 11, United States Code, and have explained the relief available pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 under each such chapter. I further certify that I delivered to the debtor the notice and is requesting relief under chapter 11.) required by 11 U.S.C. §342(b). ☐ Exhibit A is attached and made a part of this petition. X /s/ Patrick A. Meszaros February 16, 2009 Signature of Attorney for Debtor(s) (Date) Patrick A. Meszaros 6239538 Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? Yes, and Exhibit C is attached and made a part of this petition. No. Exhibit D (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) Exhibit D completed and signed by the debtor is attached and made a part of this petition. If this is a joint petition: ☐ Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition. Information Regarding the Debtor - Venue (Check any applicable box) Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District. There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District. П Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. Certification by a Debtor Who Resides as a Tenant of Residential Property (Check all applicable boxes) Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.) (Name of landlord that obtained judgment) (Address of landlord) Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition. Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(1)).

Signature(s) of Debtor(s) (Individual/Joint)

If petitioner is an individual whose debts are primarily consumer debts and

chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief

available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code,

has chosen to file under chapter 7] I am aware that I may proceed under

I declare under penalty of perjury that the information provided in this

Entered 02/16/09 15:56:11 Desc Main Page 3 of 44

2/16/09 3:54PM Page 3

#### B1 (Official Form 1)(1/08)

**Voluntary Petition** 

(This page must be completed and filed in every case)

Name of Debtor(s):

Blazekovich, James

### Signatures

### Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

V			
×	₹	•	7
		٠	
	,	ч	۰

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

### Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address			

### Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

### √ /s/ James Blazekovich

specified in this petition.

petition is true and correct.

Signature of Debtor James Blazekovich

Signature of Joint Debtor

Telephone Number (If not represented by attorney)

February 16, 2009

Date

### Signature of Attorney\*

### X /s/ Patrick A. Meszaros

Signature of Attorney for Debtor(s)

#### Patrick A. Meszaros 6239538

Printed Name of Attorney for Debtor(s)

#### Law Office of Patrick A. Meszaros

Firm Name

1100 W. Jefferson Street Joliet, IL 60435

Address

### Email: Meszaros@Mcleodusa.net

815-722-4001 Fax: 815-722-4007

Telephone Number

### February 16, 2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

B 1D(Official Form 1, Exhibit D) (12/08)

### **United States Bankruptcy Court** Northam District of Illinois

		Northern District of Inhiois		
In re	James Blazekovich		Case No.	
		Debtor(s)	Chapter	7

### EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Summarize exigent circumstances here.] \_\_\_\_

If your certification is satisfactory to the court, you must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy petition and promptly file a certificate from the agency that provided the counseling, together with a copy of any debt management plan developed through the agency. Failure to fulfill these requirements may result in dismissal of your case. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. Your case may also be dismissed if the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing.

□ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable statement.] [Must be accompanied by a motion for determination by the court.]

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 5 of 44

B 1D(Official Form 1, Exhibit D) (12/08) - Cont.
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.
I certify under penalty of perjury that the information provided above is true and correct.
Signature of Debtor:  /s/ James Blazekovich  James Blazekovich
Date: February 16, 2009

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 6 of 44

B6 Summary (Official Form 6 - Summary) (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	James Blazekovich		Case No.	
_		Debtor		
			Chapter	7
			<u> </u>	

### **SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	230,000.00		
B - Personal Property	Yes	3	14,300.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	2		228,874.92	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		55,579.68	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	2			2,937.97
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,283.83
Total Number of Sheets of ALL Schedules		20			
	T	otal Assets	244,300.00		
		l	Total Liabilities	284,454.60	

Form 6 - Statistical Summary (12/07)

# **United States Bankruptcy Court Northern District of Illinois**

In re	James Blazekovich		Case No.		
•		Debtor ,			
			Chapter	7	

## STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C.  $\S$  159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

#### State the following:

Average Income (from Schedule I, Line 16)	2,937.97
Average Expenses (from Schedule J, Line 18)	4,283.83
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	5,223.58

#### State the following:

Total from Schedule D, "UNSECURED PORTION, IF ANY"     column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		55,579.68
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		55,579.68

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main

Page 8 of 44 Document

2/16/09 3:54PM

B6A (Official Form 6A) (12/07)

In re	James Blazekovich		Case No.	
		Debtor	<b>-</b> ,	

### SCHEDULE A - REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and **Unexpired Leases.** 

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim." If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

1104 Rock Springs Drive, Joliet, IL 60435	Joint tenant	-	230,000.00	224,000.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 230,000.00 (Total of this page)

230,000.00

Total >

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 9 of 44

B6B (Official Form 6B) (12/07)

In re	James Blazekovich		Case No.	
		Dobton	<b>_</b> /	

### SCHEDULE B - PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, both, or the marital community own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." If the property is being held for a minor child, simply state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	x			
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Harris I	Bank - Checking	-	3,000.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	X			
4.	Household goods and furnishings, including audio, video, and computer equipment.	Furnitu	re	-	2,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	X			
6.	Wearing apparel.	Clothin	g	-	500.00
7.	Furs and jewelry.	X			
8.	Firearms and sports, photographic, and other hobby equipment.	X			
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10.	Annuities. Itemize and name each issuer.	x			
			(To	Sub-Tota of this page)	al > 5,500.00

**2** continuation sheets attached to the Schedule of Personal Property

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 10 of 44

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	James Blazekovich	Case No.	
_			

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

			•		
	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11.	Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c).)	Х			
12.	Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13.	Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14.	Interests in partnerships or joint ventures. Itemize.	X			
15.	Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16.	Accounts receivable.	X			
17.	Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18.	Other liquidated debts owed to debtor including tax refunds. Give particulars.	x			
19.	Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	x			
20.	Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21.	Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
				Sub-Tota	al > <b>0.00</b>
			(To	otal of this page)	a1 / <b>U.UU</b>

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

 $B6B\ (Official\ Form\ 6B)\ (12/07)$  - Cont.

In re	James Blazekovich	Case No	
_		<b>.</b>	

Debtor

### **SCHEDULE B - PERSONAL PROPERTY**

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	X			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	200	01 Nissan Altima	J	5,800.00
	other vehicles and accessories.	200	00 Ford Taurus	J	3,000.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

8,800.00

2/16/09 3:54PM

Total >

14,300.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 12 of 44

B6C (Official Form 6C) (12/07)

In re	James Blazekovich		Case No.	
•		Debtor		

### SCHEDULE C - PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)	☐ Check if debtor claims a homestead exemption that exceeds \$136,875.
☐ 11 U.S.C. §522(b)(2) ■ 11 U.S.C. §522(b)(3)	

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Checking, Savings, or Other Financial Account Harris Bank - Checking	s, Certificates of Deposit 735 ILCS 5/12-1001(b)	3,000.00	3,000.00
Household Goods and Furnishings Furniture	735 ILCS 5/12-1001(b)	1,000.00	2,000.00
Wearing Apparel Clothing	735 ILCS 5/12-1001(a)	500.00	500.00

Total: 4,500.00 5,500.00

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Page 13 of 44 Document

B6D (Official Form 6D) (12/07)

In re	James Blazekovich	Case No	_
		Debtor	

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured

guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Unliquidated". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	Hu H W J C	sband, Wife, Joint, or Community  DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	N L Q D L C	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
Account No. 271-2714532727			Purchase Money Security	Т	A T E D	_		
Citizens Bank PO Box 42113 Providence, RI 02940		-	2001 Nissan Altima					
			Value \$ 5,800.00				4,874.92	0.00
Account No. 172413178	]		Mortgage					
Wells Fargo 2324 Overland Ave Billings, MT 59102-6401	x	-	1104 Rock Springs Drive, Joliet, IL 60435					
			Value \$ 230,000.00				166,000.00	0.00
Account No.  Representing: Wells Fargo			Fisher and Shapiro, LLC 4201 Lake Cook Road Northbrook, IL 60062					
			Value \$	1				
Account No.			Biana & Associates BO					
Representing: Wells Fargo			Pierce & Associates PC One North Dearborn St. Suite 1300 Chicago, IL 60602					
			Value \$	$\mid \mid$				
_1 continuation sheets attached			(Total of t	Subte		- 1	170,874.92	0.00

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Page 14 of 44 Document

 $B6D\ (Official\ Form\ 6D)\ (12/07)$  - Cont.

In re	James Blazekovich	Case No.
-		Debtor

## SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS (Continuation Sheet)

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER		NATURE OF LIEN, AND DESCRIPTION AND VALUE	COZH L ZG WZ	N L I Q U I	SPUTE	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF	UNSECURED PORTION, IF ANY
(See instructions.)	₹ .	SUBJECT TO LIEN	E N T	D A T	D	COLLATERAL	
Account No. 837650225121840001		2nd Mortgage	ľ	Ė			
Wells Fargo PO Box 14469 Des Moines, IA 50306		1104 Rock Springs Drive, Joliet, IL 60435					
		Value \$ 230,000.00				58,000.00	0.00
Account No.		Tiburan Financial III C					
Representing: Wells Fargo		Tiburon Financial, LLC 218A S 108th Avenue Omaha, NE 68154-2631					
		Value \$					
Account No.  Representing: Wells Fargo		Van Ru Credit Corporation 1350 Toughy Avenue Suite 100E Des Plaines, IL 60018-3307					
		Value \$					
Account No.							
		Value \$					
Account No.	$\dagger$				П		
		Value \$					
Sheet 1 of 1 continuation sheets attach Schedule of Creditors Holding Secured Claims	ed	o S (Total of th	ubt nis j			58,000.00	0.00
2223.6 of Creations Holding Secured Claims		•		ota		220 074 02	0.00
		(Report on Summary of Sci				228,874.92	0.00

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 15 of 44

B6E (Official Form 6E) (12/07)

In re	James Blazekovich	Case No.	
-		Debtor ,	

### SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this total also on the Statistical Summary of Certain Liabilities and Related Data.

	seed on this Schedule E in the box labeled. Totals on the last sheet of the completed schedule, individual debtors with primarily consumer debts report this total is on the Statistical Summary of Certain Liabilities and Related Data.
pi	Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to riority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts report this otal also on the Statistical Summary of Certain Liabilities and Related Data.
	Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
T	TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
	Domestic support obligations
0	Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative f such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
	Extensions of credit in an involuntary case
tr	Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a ustee or the order for relief. 11 U.S.C. § 507(a)(3).
	Wages, salaries, and commissions
	Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales expresentatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever courred first, to the extent provided in 11 U.S.C. § 507(a)(4).
Г	Contributions to employee benefit plans
W	Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of busines hichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
	Certain farmers and fishermen
	Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
	Deposits by individuals
d	Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not elivered or provided. 11 U.S.C. § 507(a)(7).
	Taxes and certain other debts owed to governmental units
	Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
	Commitments to maintain the capital of an insured depository institution
R	Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal eserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
	Claims for death or personal injury while debtor was intoxicated
aı	Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or nother substance. 11 U.S.C. § 507(a)(10).

0 continuation sheets attached

<sup>\*</sup> Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 16 of 44

B6F (Official Form 6F) (12/07)

In re	James Blazekovich	Case No.
		Debtor

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. \$112 and Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of

Schedules and, if the debtor is an individual with primarily consumer debts, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F

Check this box it debtor has no creditors nothing thisecure	Ju C	ıaııı	is to report on this senedule 1.					
CREDITOR'S NAME, MAILING ADDRESS	C O D	Hu H	sband, Wife, Joint, or Community	HZOO	N	D I S P	- 1	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	C A M	I DATE CLAUVEW AS INCURRED AIND	G	lı I	P U T E D	! !	AMOUNT OF CLAIM
Account No. Multiple			Medical Bills ending 83, 66	T	DATE:		Ī	
Biofeedback and Family Therapy 4300 Commerce Ct. Ste 300-1 Lisle, IL 60532		_			D			140.00
Account No. <b>4104-1400-2385-3600</b>			Credit Card		П	r	1	
Chase Cardmember Service PO Box 15291 Wilmington, DE 19886-5291		-						
						L		10,436.61
Account No. <b>6032590302789788</b>			Credit Card					
Citifinancial Retail Services P.O. Box 183041 Columbus, OH 43218		-						
								5,905.26
Account No. 9132101-350240			Utility @ 1104 Rock Springs Dr					
City of Joliet 150 West Jefferson St. Joliet, IL 60432		-						
								107.94
5 continuation sheets attached			S (Total of t	Subt				16,589.81
			(Total of t		- 45	,-,	L	

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 17 of 44

B6F (Official Form 6F) (12/07) - Cont.

In re	James Blazekovich	Case No.	
-		Debtor	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	_			—			1
CREDITOR'S NAME,	CODEBT	Hu	sband, Wife, Joint, or Community	18	U	P	
MAILING ADDRESS	Ĭ	Н	DATE OF ADAMAG DICHEDED AND	ĺй	ĮΪ	ISPUTED	
INCLUDING ZIP CODE,	E	w	DATE CLAIM WAS INCURRED AND	-17	II.	I P	
AND ACCOUNT NUMBER	۱ř	J	CONSIDERATION FOR CLAIM. IF CLAIM	ĺй	Ü	ĮΫ	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	G	ľ	ΙĒ	
	╀`	╀	11695.	<b>⊣</b> ₽	UNLIQUIDATE		
Account No. 8798201420744206	-		Utility	'	Ė		
Comcast Cable					Ť	$\dagger$	
PO Box 3002	1	l_					
	1						
Southeastern, PA 19398-3002							
							890.74
Account No.			Utility Bill				
Commonwealth Edison Company							
	1	l_					
Attention Bankruptcy	1	-					
2100 Swift Center	1						
Oak Brook, IL 60523	1						
							Unknown
Account No. 7732			Medical Bill	+			
Dennis S. Asensio, MD LTD							
	1	l_					
2765 Maple Avenue	1	-					
Lisle, IL 60532							
							141.38
Account No. BL0031			Medical Bill	T			
Dr. Lanette Disera DDS	1						
4130 W. Jefferson St.	1	-					
Joliet, IL 60431		1					
							25.00
Account No. 20757			Medical Bill	$\top$	T		
	1						
Family Medical Group S. C.		1					
330 Madison St.		-					
Joliet, IL 60435		1					
00100, 12 00100		1					
		1					
							45.00
Sheet no. 1 of 5 sheets attached to Schedule of				Sub	tota	al	1,102.12
Creditors Holding Unsecured Nonpriority Claims			(Total of	this	pag	ge)	1,102.12

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Page 18 of 44 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	James Blazekovich	Case No	
-		Debtor	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		ç	U	D	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H H	CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	r I	CONTINGENT	DZ1-QD-D4HUD	SPUTED	AMOUNT OF CLAIM
Account No. 18 6424	_		Medical Bill		۱	E		
G.Frederick Edmiston, D.D.S., M.S. 302 N. Hammes Ave. Joliet, IL 60435		-				D		300.00
Account No. <b>6011361062597375</b>	╁	+	Credit Card - Sam's Club		$\dashv$		$\vdash$	
GE Money Bank PO Box 103104 Roswell, GA 30076		-						
								9,356.68
Account No.  Representing: GE Money Bank			Professional Bureau of Collections P.O. Box 628 Elk Grove, CA 95759					
Account No. 6044051104153174  GE Money Loc PO Box 530913 Atlanta, GA 30353-0913		-	Credit Card					24,564.93
Account No.  Representing: GE Money Loc			Zwicker & Associates, P.C. Attorneys At Law 80 Minuteman Road Andover, MA 01810					
Sheet no. <b>2</b> of <b>5</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Tota	Su I of thi		ota		34,221.61

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 19 of 44

B6F (Official Form 6F) (12/07) - Cont.

In re	James Blazekovich	Case No.	
-		Debtor	

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1.	1		-	1	1-	1
CREDITOR'S NAME,	C O D E B T	1	sband, Wife, Joint, or Community	<b>−</b>  6	N N	D	
MAILING ADDRESS	E	Н	DATE CLAIM WAS INCURRED AND	N   T	ľ	ISPUTED	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	Вт	W J	CONSIDERATION FOR CLAIM. IF CLAIM	I	Q	Ų	AMOUNT OF CLAIM
(See instructions above.)	O R	c	IS SUBJECT TO SETOFF, SO STATE.	Ğ	Ĭ	Ė	AWOUNT OF CLAIM
, , , , , , , , , , , , , , , , , , ,	R	$\vdash$	 	٦ٍ ۲	UNLIQUIDATE	٦	
Account No. JLT 4547	1		Medical Bill	'	Ė		
Joliet Open MRI				┢	۲	+	-
PO Box 843		l <u>-</u>					
Wheaton, IL 60187							
Whoaten, in do for							
							110.66
Account No. 232920			Medical Bill				
Loca Villarraal MD							
Jose Villarreal, MD		L					
PO Box 379		ľ					
Orland Park, IL 60462							
							12.00
Account No. <b>53760</b>	$\dagger$		Medical Bill	+			
	1						
Mukund Komanduri, MD, Sc							
c/o MK-Advanced Medical Mgmt.		-					
333 N. Hammes Ave, Ste 100							
Joliet, IL 60435							180.47
Account No. <b>5C8GJ9</b>	╁		Collection -Nicor	+			
	1						
NCO Financial Systems							
PO Box 15740		-					
Wilmington, DE 19850-5740							
							38.62
Account No.	1		Utility Bill				
NICOR							
Attention Bankruptcy Dept.	1	L					
P.O. Box 549	1	Ĺ					
Aurora, IL 60568-0001	1	1					
Autora, IL 00300-0001							Unknown
Sheet no. <b>3</b> of <b>5</b> sheets attached to Schedule of		<u> </u>	<u> </u>	Sub	tota	ı al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				341.75
Creations from Consecuted Homphority Claims			(Total of	11113	Pag	50)	

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Page 20 of 44 Document

B6F (Official Form 6F) (12/07) - Cont.

In re	James Blazekovich	Case No.
-		,

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

				_	_	—	
CREDITOR'S NAME,	C	Hu	sband, Wife, Joint, or Community		UNL	P	
MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C J M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	LIQUIDATED	P U T	AMOUNT OF CLAIM
Account No. 103649R			Medical Bill	]⊤	T E		
Optima Medical Associates 1050 Essington Rd. Joliet, IL 60435		-			D		85.00
Account No. <b>DC0026675308</b>			Collection -Provena				
Pellettieri & Associates, LTD Dept 77304 PO Box 77000 Detroit, MI 48277-0304		-					37.06
Account No. <b>09 SC 0109</b>	Ͱ	┝	Judgment	╀	⊢	⊢	
Prairie Trail Credit Union 2350 W. McDonough St. Joliet, IL 60436	-	-	oddyment				2,913.83
Account No.		T	Steven Plato Troy	T		Г	
Representing: Prairie Trail Credit Union			116 N. Chicago St. Suite 202 Joliet, IL 60432				
Account No. <b>L000971812</b>			Collection -Lindon Oaks Hospital			Г	
Revenue Production Mgmt - IL T Dept 77308 PO Box 77000 Detroit, MI 48277-0308		<u>-</u>					231.00
Sheet no. 4 of 5 sheets attached to Schedule of			2	Subt	ota	.1	3,266.89
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	3,200.89

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 21 of 44

B6F (Official Form 6F) (12/07) - Cont.

In re	James Blazekovich	Case No.
_		Debtor ————————————————————————————————————

## SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS (Continuation Sheet)

	1.	1	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	<del>_</del>		_	1
CREDITOR'S NAME,	ŏ	1	sband, Wife, Joint, or Community	١ĕ	N	Ιį	
MAILING ADDRESS	CODEBT	Н	DATE CLAIM WAS INCURRED AND	T	L	S P	
INCLUDING ZIP CODE, AND ACCOUNT NUMBER	B	W J	CONSIDERATION FOR CLAIM. IF CLAIM	l N	Q U	U T	AMOUNT OF CLAIM
(See instructions above.)	O R	С	IS SUBJECT TO SETOFF, SO STATE.	Ğ	Ĭ	Ė	AMOUNT OF CLAMM
	Ľ	$\vdash$		CONTINGENT	A	DISPUTED	
Account No. 10000013465			Medical Bill	Ι'	Ę		
				$\vdash$	ט		1
Riverside P & C Associates							
1341 Warren Ave.		-					
Suite B							
Downers Grove, IL 60515							
							57.50
A N -	╁	$\vdash$		╁	⊢	┝	
Account No.	1						
Account No.	╅	$\vdash$		╁	H	H	
Account No.	ł						
Account No.	T			T		T	
133334111101	1						
Account No.							
	1						
	1			1			
	1						
	<u> </u>			丄			
Sheet no. 5 of 5 sheets attached to Schedule of			5	57.50			
Creditors Holding Unsecured Nonpriority Claims			(Total of t	his	pag	ge)	37.50
				т	ota	.1	
			/D / C CC				55,579.68
			(Report on Summary of Sc	nec	ıule	es)	

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 22 of 44

B6G (Official Form 6G) (12/07)

In re	James Blazekovich	Case No	
-		, Debtor	

### SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract.

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 23 of 44

B6H (Official Form 6H) (12/07)

In re	James Blazekovich	Case No.	
-		Debtor	

### **SCHEDULE H - CODEBTORS**

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

Doreen Hanc

Wells Fargo
2324 Overland Ave
Billings, MT 59102-6401

**B6I (Official Form 6I) (12/07)** 

2/16/09 3:54PM

In re	James Blazekovich		Case No.	
		Debtor(s)		

### SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	DEPENDENTS	OF DEBTOR AND SE	OUSE		
Divorced	RELATIONSHIP(S): Son	AGE(S):			
Employment:	DEBTOR		SPOUSE		
Occupation	Warehouse Supervisor				
Name of Employer	Madison Warehouse				
How long employed	4.5 years				
Address of Employer	4300 Planned Ind Dr. Saint Louis, MO 63120				
	ge or projected monthly income at time case filed)		DEBTOR	S	POUSE
	, and commissions (Prorate if not paid monthly)	\$	3,916.64	\$	N/A
2. Estimate monthly overtime		\$	0.00	\$	N/A
3. SUBTOTAL		\$	3,916.64	\$	N/A
4. LESS PAYROLL DEDUCT		Φ.	704.40	Ф	NI/A
a. Payroll taxes and socia	l security	\$ _	764.42	\$	N/A N/A
<ul><li>b. Insurance</li><li>c. Union dues</li></ul>		ş <u> </u>	0.00	ž	N/A N/A
	See Detailed Income Attachment	» —	214.25	\$ \$	N/A
d. Other (Specify)	See Detailed Income Attachment	φ	214.23	φ	IN/A
5. SUBTOTAL OF PAYROLI	DEDUCTIONS	\$	978.67	\$	N/A
6. TOTAL NET MONTHLY T	AKE HOME PAY	\$	2,937.97	\$	N/A
7. Regular income from operat	ion of business or profession or farm (Attach detailed state	ement) \$	0.00	\$	N/A
8. Income from real property		\$	0.00	\$	N/A
9. Interest and dividends		\$_	0.00	\$	N/A
dependents listed above	upport payments payable to the debtor for the debtor's use	e or that of \$	0.00	\$	N/A
11. Social security or governm (Specify):		<b>¢</b>	0.00	¢	N/A
(Specify).			0.00	φ	N/A
12. Pension or retirement incom	ma	<del></del>	0.00	φ	N/A
13. Other monthly income	ilic	Ψ_	0.00	Ψ	11//
(Specify):		\$	0.00	\$	N/A
		\$	0.00	\$	N/A
14. SUBTOTAL OF LINES 7	THROUGH 13	\$_	0.00	\$	N/A
15. AVERAGE MONTHLY II	NCOME (Add amounts shown on lines 6 and 14)	\$_	2,937.97	\$	N/A
16 COMBINED AVERAGE	MONTHI Y INCOME: (Combine column totals from line	15)	\$	2,937.97	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 25 of 44

**B6I (Official Form 6I) (12/07)** 

In re	James Blazekovich		Case No.	
		Debtor(s)		

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

### **Detailed Income Attachment**

### **Other Payroll Deductions:**

Long Term Care	\$	30.88	\$ N/A
Medical Insurance	<u> </u>	71.15	\$ N/A
Dental Insurance	<u> </u>	7.39	\$ N/A
Life Insurnace	\$	25.37	\$ N/A
Dep. Life	\$	1.13	\$ N/A
401 K	\$	78.33	\$ N/A
<b>Total Other Payroll Deductions</b>	\$	214.25	\$ N/A

Entered 02/16/09 15:56:11 Desc Main Doc 1 Filed 02/16/09 Case 09-04815 Document Page 26 of 44

B6J (Official Form 6J) (12/07)

In re	James Blazekovich		Case No.	
		Debtor(s)		

2/16/09 3:54PM

## ${\bf SCHEDULE\; J\; -\; CURRENT\; EXPENDITURES\; OF\; INDIVIDUAL\; DEBTOR(S)}$

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case

filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22		e monthly
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Comple expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,680.00
a. Are real estate taxes included? Yes X No	T	· · · · · · · · · · · · · · · · · · ·
b. Is property insurance included? Yes X No No		
2. Utilities: a. Electricity and heating fuel	\$	165.00
b. Water and sewer	\$	45.00
c. Telephone	\$	30.00
d. Other See Detailed Expense Attachment	\$	145.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	450.00
5. Clothing	\$	50.00
6. Laundry and dry cleaning	\$	0.00
7. Medical and dental expenses	\$	0.00
8. Transportation (not including car payments)	\$	55.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	0.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)		
a. Homeowner's or renter's	\$	8.83
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	265.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)		
(Specify)	\$	0.00
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Ψ	
plan)		
a. Auto	\$	165.00
b. Other <b>2nd Mortgage</b>	\$	925.00
c. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	0.00
17. Other Child Care	\$	300.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and,	\$	4,283.83
if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)		
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year		
following the filing of this document:		
20. STATEMENT OF MONTHLY NET INCOME	_	
a. Average monthly income from Line 15 of Schedule I	\$	2,937.97
b. Average monthly expenses from Line 18 above	\$	4,283.83
c. Monthly net income (a. minus b.)	\$	-1,345.86
2. Monthly 120 moone (a. minus or)	Ψ	1,010.00

	Case 09-04815	Doc 1		Entered 02/16/ Page 27 of 44	09 15:56:11	Desc Main	2/16/09 3:54PM	
B6J (Offi	cial Form 6J) (12/07)		2000	. age = . c				
In re	James Blazekovich				Case No.			
			Ι	Debtor(s)	_			
	SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S) Detailed Expense Attachment							
Other I	Itility Evnanditures							

### **Other Utility Expenditures:**

Cable T.V.	 65.00
Cell Phone	\$ 45.00
Internet	\$ 35.00
Total Other Utility Expenditures	\$ 145.00

Case 09-04815 Doc 1

Filed 02/16/09 Document

Entered 02/16/09 15:56:11 Desc Main Page 28 of 44

esc Main
2/16/09 3:54PM

B6 Declaration (Official Form 6 - Declaration). (12/07)

### **United States Bankruptcy Court** Northern District of Illinois

In re	James Blazekovich			Case No.	
			Debtor(s)	Chapter	7
			IING DEBTOR'S SO		
	DECLARATION UNDER F	PENALTY (	OF PERJURY BY INDIVI	DUAL DEF	3TOR
	I declare under penalty of perjury the sheets, and that they are true and cor				_
Date	February 16, 2009	Signature	/s/ James Blazekovich		
			James Blazekovich		
			Debtor		

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both. 18 U.S.C. §§ 152 and 3571.

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 29 of 44

B7 (Official Form 7) (12/07)

### United States Bankruptcy Court Northern District of Illinois

In re	James Blazekovich		Case No.	
		Debtor(s)	Chapter	7

### STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. To indicate payments, transfers and the like to minor children, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

#### **DEFINITIONS**

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

### 1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT <b>\$85,373.00</b>	SOURCE <b>2006 Wages Joint Wages with ex-Wife</b>
\$87,188.00	2007 Wages Joint wages with Ex-Wife
\$56,583.76	2008 Wages Debtor Only
\$8,875.97	2009 Wages through 1/29/09

2

2/16/09 3:54PM

#### 2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

**SOURCE AMOUNT** 

#### 3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

Individual or joint debtor(s) with primarily consumer debts. List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within 90 days immediately preceding the commencement of this case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$600. Indicate with an (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR **PAYMENTS** AMOUNT PAID OWING

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within 90 days immediately preceding the commencement of the case unless the aggregate value of all property that constitutes or is affected by such transfer is less than \$5,475. If the debtor is an individual, indicate with an asterisk (\*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT DATES OF PAID OR PAYMENTS/ VALUE OF AMOUNT STILL NAME AND ADDRESS OF CREDITOR **TRANSFERS TRANSFERS OWING** 

None

c. All debtors: List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

AMOUNT STILL OWING

### 4. Suits and administrative proceedings, executions, garnishments and attachments

None 

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER **Prairie Trail Credit Union,** Plaintiff vs. James E. **Blazekovich Defendant** Case No.: 09 SC 0109

NATURE OF PROCEEDING **Wage Deductino** 

COURT OR AGENCY AND LOCATION Will County Courthouse STATUS OR DISPOSITION Pending

Document

2/16/09 3:54PM

3

CAPTION OF SUIT AND CASE NUMBER

NATURE OF PROCEEDING

**FORECLOSURE** 

AND LOCATION

COURT OR AGENCY

STATUS OR DISPOSITION **PENDING** 

WELLS FARGO BANK, N.A. SUCCESSOR BY MERGER TO WELLS FARGO HOME MORTGAGE, INC.

PLAINTIFF VS DOREEN K. **BLAZEKOVICH**; **JAMES E. BLAZEKOVICH**; WELLS **FARGO BANK, N.A.; UNKNOWN OWNERS AND** 

IN THE CIRCUIT COURT FOR THE 13TH JUDICIAL CIRCUIT **WILL COUNTY - JOLIET ILLINIOS** 

NON RECORD CLAIMANTS; **DEFENDANTS** 08 CH

None

2355

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF **PROPERTY** 

### 5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER

DATE OF REPOSSESSION, FORECLOSURE SALE. TRANSFER OR RETURN

DESCRIPTION AND VALUE OF **PROPERTY** 

#### 6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE

ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT DATE OF DESCRIPTION AND VALUE OF

OF CUSTODIAN CASE TITLE & NUMBER ORDER **PROPERTY** 

7. Gifts

None

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

2/16/09 3:54PM

4

#### 9. Payments related to debt counseling or bankruptcy

None П

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within one year immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE Law Office of Patrick A. Meszaros 1100 W. Jefferson Street Joliet, IL 60435

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR

AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY \$600.00 plus the filing fee of \$299.00.

#### 10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE. RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within ten years immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER **DEVICE** 

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

### 11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

### 12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY

NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS DATE OF TRANSFER OR SURRENDER, IF ANY

Document Page 33 of 44

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

LOCATION OF PROPERTY

2/16/09 3:54PM

5

#### 14. Property held for another person

None

List all property owned by another person that the debtor holds or controls.

DESCRIPTION AND VALUE OF

PROPERTY

15. Prior address of debtor

NAME AND ADDRESS OF OWNER

None If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

**ADDRESS** NAME USED DATES OF OCCUPANCY

#### 16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within eight years immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

#### 17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE

LAW

b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous

Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

**ENVIRONMENTAL** 

NOTICE LAW Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main

Document Page 34 of 44

c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which None

the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

2/16/09 3:54PM

6

#### 18. Nature, location and name of business

None

a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six **years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

> LAST FOUR DIGITS OF SOCIAL-SECURITY OR OTHER INDIVIDUAL TAXPAYER-I.D. NO.

**BEGINNING AND** 

NAME (ITIN)/ COMPLETE EIN ADDRESS NATURE OF BUSINESS **ENDING DATES** 

None

NAME

### DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

**ADDRESS** 

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	February 16, 2009	Signature	/s/ James Blazekovich
			James Blazekovich
			Debtor

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 35 of 44

B8 (Form 8) (12/08)

## **United States Bankruptcy Court Northern District of Illinois**

In re	James Blazekovich		Case No.	
		Debtor(s)	Chapter	7

### CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

**PART A -** Debts secured by property of the estate. (Part A must be fully completed for **EACH** debt which is secured by property of the estate. Attach additional pages if necessary.)

proposed as assessed		
Property No. 1		
Creditor's Name: Citizens Bank		Describe Property Securing Debt: 2001 Nissan Altima
Property will be (check one):		
☐ Surrendered	■ Retained	
If retaining the property, I intend to (che ☐ Redeem the property ■ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
■ Claimed as Exempt		☐ Not claimed as exempt
Property No. 2		
Creditor's Name: Wells Fargo		Describe Property Securing Debt: 1104 Rock Springs Drive, Joliet, IL 60435
Property will be (check one):		
■ Surrendered	☐ Retained	
If retaining the property, I intend to (che ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C. § 522(f)).
Property is (check one):		
Claimed as Exempt		☐ Not claimed as exempt

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 36 of 44

Property No. 3		_	Page
110porty 140. 3			
Creditor's Name: Wells Fargo		Describe Property S 1104 Rock Springs	ecuring Debt: Drive, Joliet, IL 60435
Property will be (check one):		.	
■ Surrendered	☐ Retained		
If retaining the property, I intend to  ☐ Redeem the property ☐ Reaffirm the debt ☐ Other. Explain		oid lien using 11 U.S.C	. § 522(f)).
Property is (check one):			
Claimed as Exempt		☐ Not claimed as exc	empt
PART B - Personal property subject		e columns of Part B mu	st be completed for each unexpired lease.
Attach additional pages if necessary.  Property No. 1	)		
Attach additional pages if necessary.  Property No. 1  Lessor's Name:	Describe Leased Pr	onerty.	Lease will be Assumed pursuant to

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 37 of 44 United States Bankruptcy Court Northern District of Illinois

In re	James Blazekovich		Case No.	
		Debtor(s)	Chapter	7

		Debioi(s)	Chapte		
	DISCLOSURE OF COMPEN	SATION OF ATT	ORNEY FOR I	DEBTOR(S)	
1.	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filin be rendered on behalf of the debtor(s) in contemplation of	g of the petition in bankru	ptcy, or agreed to be	paid to me, for services rende	
	For legal services, I have agreed to accept		\$	600.00	
	Prior to the filing of this statement I have received		\$	600.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compe	ensation with any other pers	son unless they are m	embers and associates of my l	aw firm.
	☐ I have agreed to share the above-disclosed compensate copy of the agreement, together with a list of the name	tion with a person or person less of the people sharing in	ns who are not memb the compensation is	ers or associates of my law fir attached.	m. A
5.	In return for the above-disclosed fee, I have agreed to ren a. Analysis of the debtor's financial situation, and render b. Preparation and filing of any petition, schedules, state c. Representation of the debtor at the meeting of creditor d. [Other provisions as needed]  Negotiations with secured creditors to re reaffirmation agreements and application 522(f)(2)(A) for avoidance of liens on hou	ring advice to the debtor in ment of affairs and plan wh rs and confirmation hearing educe to market value; ns as needed; preparat	determining whether nich may be required; g, and any adjourned exemption planning	to file a petition in bankruptc nearings thereof; ng; preparation and filing	of
6.	By agreement with the debtor(s), the above-disclosed fee <b>Adversary proceedings.</b>	does not include the follow	ving service:		
		CERTIFICATION			
this	I certify that the foregoing is a complete statement of any is bankruptcy proceeding.	agreement or arrangement	for payment to me fo	r representation of the debtor(	s) in
Da	ated: February 16, 2009	/s/ Patrick A. M	Meszaros		
			zaros 6239538		
		Law Office of 1100 W. Jeffer	Patrick A. Meszard son Street	98	
		Joliet, IL 6043			
			Fax: 815-722-400	7	
		Meszaros@Mo	cieodusa.net		

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## NOTICE TO CONSUMER DEBTOR(S) UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

### 1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days before the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

### 2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

### Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

## <u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main

B 201 (12/08)

Document Page 39 of 44

Page 2

over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

### **Chapter 11:** Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

### **Chapter 12:** Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

### 3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

### **Certificate of Attorney**

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Patrick A. Meszaros 6239538	X /s/ Patrick A. Meszaros	February 16, 2009
Printed Name of Attorney	Signature of Attorney	Date
Address:		
1100 W. Jefferson Street		
Joliet, IL 60435		
815-722-4001		
Meszaros@Mcleodusa.net		
Cert	ificate of Debtor	
I (We), the debtor(s), affirm that I (we) have received	ed and read this notice.	
James Blazekovich	X /s/ James Blazekovich	February 16, 2009
Printed Name(s) of Debtor(s)	Signature of Debtor	Date
Case No. (if known)	X	
	Signature of Joint Debtor (if any)	Date

Case 09-04815 Doc 1 Filed 02/16/09 Entered 02/16/09 15:56:11 Desc Main Document Page 40 of 44

## **United States Bankruptcy Court**

Northern District of Illinois				
In re	James Blazekovich		Case No.	
		Debtor(s)	Chapter	7
		ERIFICATION OF CREDITOR M  Number of	Creditors: _	33
	(our) knowledge.	) hereby verifies that the list of credit	ors is true and	correct to the best of my
Date:	February 16, 2009	/s/ James Blazekovich		
		James Blazekovich		
		Signature of Debtor		

Biofeedback and Family Therapy 4300 Commerce Ct. Ste 300-1 Lisle, IL 60532

Chase Cardmember Service PO Box 15291 Wilmington, DE 19886-5291

Citifinancial Retail Services P.O. Box 183041 Columbus, OH 43218

Citizens Bank PO Box 42113 Providence, RI 02940

City of Joliet 150 West Jefferson St. Joliet, IL 60432

Comcast Cable PO Box 3002 Southeastern, PA 19398-3002

Commonwealth Edison Company Attention Bankruptcy 2100 Swift Center Oak Brook, IL 60523

Dennis S. Asensio, MD LTD 2765 Maple Avenue Lisle, IL 60532

Doreen Hanc

Dr. Lanette Disera DDS 4130 W. Jefferson St. Joliet, IL 60431

Family Medical Group S. C. 330 Madison St. Joliet, IL 60435

Fisher and Shapiro, LLC 4201 Lake Cook Road Northbrook, IL 60062

G.Frederick Edmiston, D.D.S., M.S. 302 N. Hammes Ave. Joliet, IL 60435

GE Money Bank PO Box 103104 Roswell, GA 30076

GE Money Loc PO Box 530913 Atlanta, GA 30353-0913

Joliet Open MRI PO Box 843 Wheaton, IL 60187

Jose Villarreal, MD PO Box 379 Orland Park, IL 60462

Mukund Komanduri, MD, Sc c/o MK-Advanced Medical Mgmt. 333 N. Hammes Ave, Ste 100 Joliet, IL 60435

NCO Financial Systems PO Box 15740 Wilmington, DE 19850-5740

NICOR Attention Bankruptcy Dept. P.O. Box 549 Aurora, IL 60568-0001

Optima Medical Associates 1050 Essington Rd. Joliet, IL 60435

Pellettieri & Associates, LTD Dept 77304 PO Box 77000 Detroit, MI 48277-0304

Pierce & Associates PC One North Dearborn St. Suite 1300 Chicago, IL 60602

Prairie Trail Credit Union 2350 W. McDonough St. Joliet, IL 60436

Professional Bureau of Collections P.O. Box 628 Elk Grove, CA 95759

Revenue Production Mgmt - IL T Dept 77308 PO Box 77000 Detroit, MI 48277-0308

Riverside P & C Associates 1341 Warren Ave. Suite B Downers Grove, IL 60515

Steven Plato Troy 116 N. Chicago St. Suite 202 Joliet, IL 60432

Tiburon Financial, LLC 218A S 108th Avenue Omaha, NE 68154-2631

Van Ru Credit Corporation 1350 Toughy Avenue Suite 100E Des Plaines, IL 60018-3307

Wells Fargo 2324 Overland Ave Billings, MT 59102-6401 Wells Fargo PO Box 14469 Des Moines, IA 50306

Zwicker & Associates, P.C. Attorneys At Law 80 Minuteman Road Andover, MA 01810